

**United States District Court  
Western District of New York**

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**Justin Sathue,**

Plaintiff,

v.

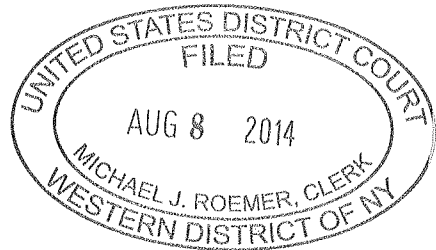
**TransUnion Risk and Alternative  
Data Solutions Incorporated,**

Defendant,

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Civil Docket: 14-cv-643C

**COMPLIANT**



**1. Parties in this complaint:**

**A. Plaintiff,**

Justin Sathue, 1511 Pine Avenue #1, Niagara Falls, Niagara County,  
NY, 14301,

**B. Defendant,**

TransUnion Risk and Alternative Data Solutions Incorporated, 555 West  
Adams Street, Chicago, Cook County, IL, 60661. A consumer reporting  
agency as defined by 15 U.S.C § 1681a.

**2. Jurisdiction and Venue:**

This court has jurisdiction over this matter, under Section 618 of the Fair  
Credit Reporting Act (15 USC § 1681p).

**3. Statement of Claim:**

**(A)- The Defendant failed to place a notice of dispute on the Plaintiff's credit report  
under the account ending in 3540 listed as "State Farm Bank"**

1. The Plaintiff disputed the account listed as "State Farm Bank" in 2013.
2. The Defendant verified the information by "State Farm Bank" as accurate.
3. After an a consumer dispute a consumer reporting agency is statutorily obligated under 15 U.S.C. §1681i (b) to place a notice of dispute on the item or items that the consumer disputed.

4. The Defendant failed to do so (Exhibit "A", page 3). This is in direct violation of 15 U.S.C. §1681i (b).

**(B) – The Defendant failed to place a notice of dispute on the Plaintiff's credit report under the account ending in 7912 listed as "Capital One"**

1. The Plaintiff disputed the account listed as "Capital One" in 2012 and 2013.
2. The Defendant verified the information by "Capital One" as accurate.
3. After a consumer submitted dispute, a credit reporting agency is statutorily obligated under 15 U.S.C. §1681i (b) to place a notice of dispute on the item or items that the consumer disputed.
4. The Defendant failed to place a notice of dispute (Exhibit "A", page 3). This is in direct violation of 15 U.S.C. §1681i (b).

**(C) – The Defendant failed to place a notice of dispute on the Plaintiff's credit report under the account ending in 0439 listed as "Bank of America"**

1. The Plaintiff disputed the account listed as "Bank of America" in 2013 and 2014.
2. The Defendant verified the information by "Bank of America" as accurate.
3. After a consumer submitted dispute, a credit reporting agency is statutorily obligated under 15 U.S.C. §1681i (b) to place a notice of dispute on the item or items that the consumer disputed.
4. The Defendant failed to place a notice of dispute (Exhibit "A", page 2). This is in direct violation of 15 U.S.C. §1681i (b).

**(D) – The Defendant allowed a hard credit inquiry through an active security freeze**

1. A security freeze was placed on the Plaintiff's credit report in 2011 in connection with the unauthorized use of his sensitive personal information. An extended fraud alert was placed on Mr Sathue's credit file in 2011 after he sent the Defendant an Identity Theft Affidavit dated 09/2010.
2. The Plaintiff ordered his credit report in 2013 and noticed an inquiry dated 03/11/2013 from "Foster and Garbus" located in Commack, NY.

3. This inquiry was placed while there was an active security freeze on Mr Sathue's credit file.
4. Mr. Sathue contacted the Defendant several times asking for the deletion of this unauthorized inquiry but the Defendant failed to take appropriate action and remove this inquiry.
5. The Plaintiff filed a complaint with the Consumer Financial Protection Board (complaint ID: 130422-000975) dated 04/22/2013 @ 04:18 stating that the Defendant failed to delete the inquiry that was allowed through an active security freeze. (Exhibit "B", page 1-2)
6. Under N.Y. GBS Law § 380-t – Section 380-T: Security Freeze, a consumer reporting agency must not release a consumer's credit file while there is an active security freeze on file.
7. The Defendant responded to the Plaintiff's complaint with the Consumer Financial Protection Board on 05/08/2014 @ 10:28 stating, "We received your complaint about the inquiry listed on your credit report, and apologize for any difficulty you may have experienced. We have deleted the 3/11/13 Foster and Garbus Inquiry from your credit report. (Exhibit "B", page 3)

**(D) – Punitive Damages**

1. The Defendant's actions an unnecessary emotional burden was placed on the Plaintiff **even though** the Plaintiff contacted the Defendant many times trying to fix the inaccuracies on his credit report.
2. The Defendant listed a second credit file under the Plaintiff's name and social security number (Exhibit ). On this credit file dated 05/19/2014, the Defendant removed the security freeze and extended fraud alert that was previously placed. (Exhibit "B", pages ). This action directly promotes identity theft and would cause Mr. Sathue's credit report to be released **even though** he never asked the Defendant to remove or alter either the Fraud alert or security freeze previously placed.
3. The Plaintiff needed to contact the Consumer Financial Protection Board in order to have the Defendant correct inaccurate information because they failed to do so willfully.
4. **Relief Sought:**
  - A. Statutory damages for each violation of the Fair Credit Reporting Act pursuant to 15 U.S.C. §1681n in the amount of \$10,000.00 (TEN THOUSAND) USD.

- B. Statutory damages for each violations of the Fair Credit Reporting Act pursuant to 15. U.S.C. §1681o in the amount of TEN THOUSAND (\$10,000.00) USD.
- C. Punitive damages in the amount of TWENTY FIVE THOUSAND (\$25,000.00) USD pursuant to 15 U.S.C. §1681n(a)(1)(2).
- D. An injunctive order causing the Defendant to place a notice of dispute of the account listed on the Plaintiff's credit report, as "Capital One" whose account number ends with 7912.
- E. An injunctive order causing the Defendant to place a notice of dispute of the account listed on the Plaintiff's credit report, as "State Farm Bank" whose account number ends with 3540.
- F. Any further relief which this court deems just.

**I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING STATEMENTS ARE TRUE AND CORRECT.**

**Dated: 08/06/2014**  
Niagara Falls, NY



Justin Sathue  
1511 Pine Avenue, #1  
Niagara Falls, NY 14301  
JSathue50@yahoo.com  
(786) 200-0976

## **Exhibit “A”**

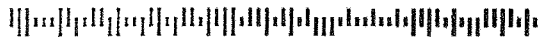
\*\*\* 341731374-033 \*\*\*

P.O. Box 2000  
Chester, PA 19022-2000



05/19/2014 TransUnion.

P3K5FI00301962-1033697-000001962



JUSTIN SCOTT SATHUE  
1511 PINE AVE APT 1  
NIAGARA FALLS, NY 14301-2253

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion, LLC takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaq>.

1

File Number: 341731374  
Date Issued: 05/19/2014

**-Begin Credit Report-****Personal Information**

You have been on our files since 02/21/2008

SSN: XXX-XX-4821

Date of Birth: 12/28/1990

**Names Reported:** JUSTIN SCOTT SATHUE**Addresses Reported:**

<b>Address</b>	<b>Date Reported</b>	<b>Address</b>	<b>Date Reported</b>
1511 PINE AVE APT 1, NIAGARA FALLS, NY 14301-2253	05/05/2014	443 20TH ST, NIAGARA FALLS, NY 14303-1723	05/07/2013
889 MILBURN CT, NORTH BALDWIN, NY 11510-2938	05/07/2013	48 MOTOR AVE UNIT 1, FARMINGDALE, NY 11735-4035	06/01/2011

**Telephone Numbers Reported:**

(919) 904-3211 (917) 244-1458 (917) 770-1641

**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is some degree adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Remark Key**

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets >< indicates that this remark is considered adverse.

AID ACCT INFO DISPUTED BY CONSUMER

**Adverse Accounts****BANK OF AMERICA #426428553265\*\*\*\*** (P O BOX 982235, EL PASO, TX 79998-2235, (800) 655-1491)

<b>Date Opened:</b> 07/19/2010	<b>Balance:</b> \$0	<b>Pay Status:</b> Current; Paid or Paying as Agreed
<b>Responsibility:</b> Individual Account	<b>Date Updated:</b> 05/09/2014	<b>Terms:</b> Paid Monthly
<b>Account Type:</b> Revolving Account	<b>Payment Received:</b> \$0	<b>Date Closed:</b> 11/14/2011
<b>Loan Type:</b> SECURED CREDIT CARD	<b>Last Payment Made:</b> 03/26/2013	<b>Date Paid:</b> 03/26/2013
	<b>High Balance:</b> \$457	>Maximum Delinquency of 60 days in 07/2012<
	<b>Credit Limit:</b> \$300	

Remarks: CLOSED BY CREDIT GRANTOR

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	X	X	X	X	X	X	X	X	X	X	X	X
	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	60	30	OK
	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010			
Rating	OK	OK	OK	OK	OK	OK	OK	OK	X			

**CAPITAL ONE #512025508112\*\*\*\*** (P O BOX 30253, SALT LAKE CITY, UT 84130-0253, (800) 477-6000)

<b>Date Opened:</b> 07/14/2010	<b>Balance:</b> \$0	<b>Pay Status:</b> >Account paid in Full; was a Charge-off<
<b>Responsibility:</b> Individual Account	<b>Date Updated:</b> 12/10/2012	<b>Terms:</b> Paid Monthly
<b>Account Type:</b> Revolving Account	<b>Payment Received:</b> \$34	<b>Date Closed:</b> 11/30/2012
<b>Loan Type:</b> CREDIT CARD	<b>High Balance:</b> \$649	>Maximum Delinquency of 120 days in 09/2012 and in 10/2012<
	<b>Original Charge-off:</b> \$585	
	<b>Credit Limit:</b> \$300	

**Account Sale Info:** ACCOUNT SOLD TO CAVALRY

Remarks: DISP INVG COMP-CONSUM DISAGRS; PURCHASED BY ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

Estimated month and year that this item will be removed: 08/2017

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012
Rating	C/O	120	120	90	60	30	OK	OK

To dispute online go to: <http://transunion.com/disputeonline>

**CAPITAL ONE BANK USA NA #400344781970\*\*\*\*** (PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070)

Date Opened: 12/18/2010 Date Updated: 05/12/2014 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Individual Account Last Payment Made: 04/24/2014 Terms: \$15 per month, paid Monthly  
 Account Type: Revolving Account >Maximum Delinquency of 90 days in 01/2013  
 Loan Type: CREDIT CARD and in 03/2013<

High Balance: High balance of \$855 from 03/2014 to 05/2014

Credit Limit: Credit limit of \$500 from 03/2014 to 05/2014

	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$154	\$181	\$192									
Scheduled Payment	\$15	\$15	\$15									
Past Due	\$0	\$0	\$0									
Remarks	AID	AID	AID									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	OK	OK	90	90	90	60	60	30	OK	OK	60	30
	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2011	04/2011	03/2011	02/2011	01/2011							
Rating	OK	X	OK	OK	OK							

**CAVALRY PORTFOLIO SVCS #1823\*\*\*\*** (500 SUMMIT LAKE DR, STE 4A, VALHALLA, NY 10595, (800) 501-0909)

Placed for collection: 12/13/2012 Balance: \$589 Pay Status: >In Collection<  
 Responsibility: Individual Account Date Updated: 05/12/2014  
 Account Type: Open Account Last Payment Made: 12/28/2012  
 Loan Type: COLLECTION AGENCY/ATTORNEY Original Amount: \$620  
 Original Creditor: HSBC BANK NEVADA (Banking)  
 Past Due: >\$589<

Remarks: ACCT INFO DISPUTED BY CONSUMR; >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 04/2019

**COMENITY BANK/EXPRESS #33952\*\*\*\*** (PO BOX 182789, COLUMBUS, OH 43218-2789, Phone number not available)

Date Opened: 06/06/2011 Balance: \$543 Pay Status: >Charged Off<  
 Responsibility: Individual Account Date Updated: 04/26/2014 Terms: Paid Monthly  
 Account Type: Revolving Account Payment Received: \$0 Date Closed: 02/04/2012  
 Loan Type: CHARGE ACCOUNT Last Payment Made: 01/26/2013 >Maximum Delinquency of 120 days in 03/2012 and in 03/2014<  
 High Balance: \$674  
 Original Charge-off: \$674  
 Credit Limit: \$0

Remarks: DISP INVG COMP-CONSUM DISAGRS; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 06/2019

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013
Rating	120	120	120	120	120	120	120	120	120	120	120	90
	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012
Rating	60	30	OK	C/O	120	120	90	60	30	OK	OK	OK
	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011			
Rating	X	X	X	X	X	X	X	X	X			

**PINNACLE CREDIT SERVICES #0P520\*\*** (PO BOX 640, HOPKINS, MN 55343-0640, (952) 939-8100)

Placed for collection: 02/18/2014 Balance: \$1,442 Pay Status: >In Collection<  
 Responsibility: Individual Account Date Updated: 05/10/2014  
 Account Type: Open Account Original Amount: \$1,442  
 Loan Type: FACTORING COMPANY ACCOUNT Original Creditor: VERIZON WIRELESS (Financial)  
 Past Due: >\$1,442<

Remarks: DISP INVG COMP-CONSUM DISAGRS; >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 05/2018

**STATE FARM BANK #440619196677\*\*\*\*** (3 STATE FARM PLAZA, N-3, BLOOMINGTON, IL 61791, (877) 734-2265)

Date Opened: 06/01/2011 Balance: \$1,037 Pay Status: >Charged Off<  
 Responsibility: Individual Account Date Updated: 06/20/2013 Terms: Paid Monthly  
 Account Type: Revolving Account Last Payment Made: 12/27/2012 Date Closed: 01/01/2012  
 Loan Type: CREDIT CARD High Balance: \$1,053 >Maximum Delinquency of 120 days in 08/2012 for \$246 and in 12/2012 for \$473<  
 Original Charge-off: \$1,053  
 Credit Limit: \$500  
 Past Due: >\$1,037<

Remarks: >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 03/2019



Consumer Credit Report for JUSTIN SATHUE

File Number: 341731374 Date Issued: 05/19/2014

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	X	C/O	X	X	X	120	C/O	120	120	120	90	60
	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	
Rating	X	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	

## Satisfactory Accounts

CAPITAL ONE BANK USA NA #517805857689\*\*\*\* (PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070)

Date Opened: 10/06/2010

Date Updated: 05/08/2014

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Last Payment Made: 04/24/2014

Terms: \$16 per month, paid Monthly

Account Type: Revolving Account

Loan Type: CREDIT CARD

High Balance: High balance of \$834 from 10/2013 to 05/2014

Credit Limit: Credit limit of \$500 from 10/2013 to 05/2014

	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$502	\$572	\$588	\$663	\$673	\$714	\$731	\$694				
Scheduled Payment	\$16	\$18	\$18	\$20	\$21	\$22	\$22	\$21				
Amount Paid						\$2	\$21	\$25				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Remarks	AID	AID	AID	AID	AID	AID	AID	AID				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Rating	OK	OK	OK	OK	OK	OK	OK	X	OK	OK	OK	OK
	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010					
Rating	OK	OK	OK	OK	OK	OK	X					

HSBC BANK #512025505977\*\*\*\* (PO BOX 30253, salt lake city, UT 84130, (800) 695-6950)

Date Opened: 07/14/2010

Balance: \$0

Pay Status: Unrated

Responsibility: Individual Account

Date Updated: 01/29/2011

Terms: Paid Monthly

Account Type: Revolving Account

Last Payment Made: 12/31/2010

Date Closed: 08/01/2010

Loan Type: CREDIT CARD

High Balance: \$337

Date Paid: 12/31/2010

Credit Limit: \$320

Remarks: CREDIT CARD LOST OR STOLEN, CLOSED

SALLIE MAE #98957723311E00\*\*\*\* (POB 9635, WILKES-BARRE, PA 18773-9635, Phone number not available)

Date Opened: 07/16/2013

Date Updated: 04/30/2014

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Payment Received: \$0

Terms: \$0 per month for 36 months,

Account Type: Installment Account

Loan Type: STUDENT LOAN

Deferred

High Balance: High balance of \$1,118 from 07/2013 to 02/2014; \$1,118 from 04/2014 to 04/2014

Special Payment: Payment deferred until 03/07/2015

Remarks: PAYMENT DEFERRED

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013
Balance	\$1,171		\$1,160	\$1,155	\$1,149	\$1,144	\$1,138	\$1,132	\$1,127	\$1,122
Scheduled Payment	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	X	OK	OK	OK	OK	OK	OK	OK	OK

SALLIE MAE #98957723311E00\*\*\*\* (POB 9635, WILKES-BARRE, PA 18773-9635, Phone number not available)

Date Opened: 11/14/2005

Balance: \$0

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Date Updated: 07/18/2013

Terms: \$0 per month, Deferred

Account Type: Installment Account

Payment Received: \$0

Date Closed: 07/18/2013

Loan Type: STUDENT LOAN

Last Payment Made: 07/18/2013

High Balance: \$500

Remarks: CLOSED

	06/2013	05/2013	04/2013	03/2013
Rating	X	X	X	X

## Account Review Inquiries

JUSTIN SATHUE via KARMA/TRANSUNION INTERAC, 100 CROSS STREET, SAN LUIS OBISPO, CA 95061, (805) 782-8282)

Permissible Purpose: CONSUMER REQUEST

Requested On: 05/17/2014

To dispute online go to: <http://transunion.com/disputeonline>

P 3K5FI-003 01962-1033701 05/20

(4)

**FACTACT FREE DISCLOSURE** ( P O BOX 1000, CHESTER, PA 19022, (800) 888-4213 )

Requested On: 05/13/2014, 04/04/2013

**CAPITAL 1/TUI** ( 100 CROSS ST, STE 202, SAN LUIS OBISP, CA 93401, Phone number not available )

Permissible Purpose: CREDIT MONITORING

Requested On: 05/07/2014

**TRANSUNION INTERACTIVE** ( 100 CROSS STREET #, SAN LUIS OBISP, CA 93401, (800) 493-2392 )

Permissible Purpose: CREDIT MONITORING

Requested On: 05/07/2014

**PROGREXION/LEXINGTON LAW** ( 330 N CUTLER DR, NORTH SALT LAK, UT 84054, (801) 384-4100 )

Permissible Purpose: CREDIT MONITORING

Requested On: 04/05/2014, 02/15/2014, 10/11/2012, 09/20/2012, 09/19/2012, 09/13/2012, 08/23/2012, 08/16/2012, 08/02/2012, 07/26/2012, 07/19/2012, 07/05/2012

**CAPITAL ONE BANK USA NA** ( PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070 )

Requested On: 04/01/2014

**SM SERVICING** ( P O BOX 9500, WILKES BARRE, PA 18773-9500, (703) 810-5811 )

Requested On: 11/15/2013

**FRAUD ALERT FREE DISCLOS** ( P O BOX 1000, CHESTER, PA 19022, (800) 888-4213 )

Requested On: 10/09/2013

**FISERV/CHECKFREE CORP** ( 6000 PERIMETER DR, DUBLIN, OH 43017-3233, (614) 564-3000 )

Requested On: 06/08/2013

**LENDING CLUB/WEBBANK** ( 71 STEVENSON STREE, SUITE 300, SAN FRANCISCO, CA 94105, (800) 964-7937 )

Requested On: 05/14/2013

**PROGREXION/CRDT REPAIR.C** ( 330 NORTH CUTLER D, NORTH SALT LAK, UT 84054, (800) 232-6499 )

Permissible Purpose: CREDIT MONITORING

Requested On: 04/11/2013, 09/20/2012

**PROGREXION/LEXINGTON LAW** ( 330 CUTLER DR # NO, NORTH SALT LAK, UT 84054, (855) 255-0139 )

Permissible Purpose: CREDIT MONITORING

Requested On: 04/11/2013

**CAPITAL ONE** ( PO BOX 30253, SALT LAKE CITY, UT 84130, (800) 695-6950 )

Permissible Purpose: COLLECTION

Requested On: 12/03/2012

**PROGREXION via PROGREXION/CRDT REPAIR.C** ( 330 NORTH CUTLER D, NORTH SALT LAK, UT 84054, (800) 232-6499 )

Permissible Purpose: CREDIT TRANSACTION

Requested On: 10/04/2012

**AMERICAN CORADIUS** ( 2420 SWEET HOME RD, AMHERST, NY 14228, (716) 634-7955 )

Requested On: 09/28/2012

**ZENDOUGH/TUI** ( 100 CROSS ST, STE 202, SAN LUIS OBISP, CA 93401, Phone number not available )

Permissible Purpose: CREDIT MONITORING

Requested On: 06/21/2012

**PINNACLE FINANCIAL G via INTERGRITY SOLUTION SVCS** ( 7825 WASHINGTON, STE 310, MINNEAPOLIS, MN 55439, (800) 732-6877 )

Permissible Purpose: COLLECTION

Requested On: 06/01/2012

**Consumer Statement**

THE ACCURACY OF THIS CREDIT REPORT SHOULD BE QUESTIONED AS MY IDENTITY WAS USED WITHOUT MY PERMISSION MULTIPLE TIMES SINCE 01/2013 LITIGATION PENDING.

(Note: This statement is set to expire in 12/2014.)

## Credit Report Messages

**SECURITY FREEZE:** This file has been frozen or locked at the consumer's request.  
(Note: This statement has no expiration date.)

**SECURITY ALERT:** Extended Fraud Alert: Action may be required under FCRA before opening or modifying an account. Contact consumer at (917) 770-1641 or (516) 847-4120.  
(Note: This alert is set to expire in 06/2020.)

**PROMOTIONAL OPT-OUT:** This file has been opted out of promotional lists supplied by TransUnion.  
(Note: This opt-out has no expiration date.)

**-End of Credit Report-**

## Should you wish to contact TransUnion, you may do so,

### Online:

To dispute information contained in your credit report, please visit: [www.transunion.com/disputeonline](http://www.transunion.com/disputeonline)  
For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)

### By Mail:

Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19022-2000

### By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

**-Begin Additional Information-**

## Additional Information

The following disclosure of information is provided as a courtesy to you. This information is not part of your TransUnion credit file, but may be provided when TransUnion receives an inquiry about you from an authorized party. This additional information can include Special Messages, Possible Office of Foreign Assets Control ("OFAC") Name Matches, and Inquiry Analysis Information. Any of the previously listed information that pertains to you will be listed below.

## Special Messages

The following Special Messages may be provided to an authorized party when it requests your TransUnion credit report. These messages provide important details concerning the information contained in your file and/or the authorized party's inquiry.

EXTENDED FRAUD ALERT ON FILE

**-End of Additional Information-**



05/19/2014 TransUnion.

\*\*\* 341731374-033 \*\*\*

JUSTIN SATHUE

The following is an additional credit report for this consumer.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

(7)

File Number: 341731374  
Date Issued: 02/19/2014**-Begin Credit Report-****Personal Information**

SSN: XXX-XX-4821

You have been on our files since 02/21/2008

Date of Birth: 12/28/1990

**Names Reported:** JUSTIN SATHUE**Addresses Reported:****Address**

1511 PINE AVE APT 1, NIAGARA FALLS, NY 14301-2253

**Date Reported**

03/29/2014

**Telephone Numbers Reported:**

(917) 770-1641

**Credit Report Messages****PROMOTIONAL OPT-OUT:** This file has been opted out of promotional lists supplied by TransUnion.

(Note: This opt-out is set to expire in 04/2019.)

The opt out on your file will remain in effect until the expiration date specified above, unless you request it to be made permanent. To permanently opt out of promotional lists provided by TransUnion, you must send us a signed 'Notice of Election' form, which can be obtained by writing us or calling us at 800-916-8800 and speaking with a representative.

**-End of Credit Report-****Should you wish to contact TransUnion, you may do so,****Online:**To dispute information contained in your credit report, please visit: [www.transunion.com/disputeonline](http://www.transunion.com/disputeonline)For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)**By Mail:**Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19022-2000**By Phone:**

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

(8)

## **Exhibit “B”**

<b>Reference #</b>	130422-000975
<b>Status</b>	Response not disputed
<b>Assigned To</b>	Not specified
<b>Product</b>	Credit reporting
<b>Issue</b>	Improper use of my credit report Report improperly shared by CRC
<b>SLA</b>	Not specified
<b>Queue</b>	Consumer Review

<b>Date Created</b>	04/22/2013 04:18 PM
<b>Date Initial Solution Response</b>	None
<b>Last Updated</b>	11/13/2013 11:34 PM

<b>Customer SmartSense</b>	0 (on -3 to +3 scale)
<b>Staff SmartSense</b>	0 (on -3 to +3 scale)

<b>Send to company?</b>	Yes
<b>Submit this anonymously?</b>	No
<b>Involves discrimination?</b>	No
<b>Discrimination age</b>	No
<b>Discrimination marital</b>	No
<b>Discrimination national origin</b>	No
<b>Discrimination race</b>	No
<b>Discrimination exercise</b>	No
<b>Discrimination public assist</b>	No
<b>Discrimination religion</b>	No
<b>Discrimination sex</b>	No
<b>Contacted CC issuer</b>	Yes
<b>Contacted CFPB</b>	Yes
<b>Contacted a government agency</b>	No
<b>At financial institution?</b>	No
<b>On behalf of myself</b>	Yes
<b>On behalf of someone else</b>	No
<b>What is your age?</b>	22

## My TransUnion credit report was released while their was a SECURITY FREEZE on it...

### Discussion Thread

#### Auto-Response

05/08/2013 10:28 AM

The company responded to your complaint (number: 130422-000975).

Log in to <https://help.consumerfinance.gov/app/account/complaints/list> or call us at (855) 411-CFPB (2372) to review the company's response.

#### Company's response

The company's response describes the steps the company has taken or will take in response to your complaint and help you understand what happened. For many people, the company's response addresses their complaint. Getting this response to you for review typically means we have completed our work on your individual complaint.

#### Your feedback

While you're reviewing the response, you have an opportunity to give feedback about how the company responded to your complaint. Log in to <https://help.consumerfinance.gov/app/account/complaints/list> or call us at (855) 411-CFPB (2372).

We also welcome feedback on how our complaint process has worked for you. If you would like to share your story, go to <https://help.consumerfinance.gov/app/tellyourstory>.

If you have questions about consumer financial products or services, visit [consumerfinance.gov/askcfpb](http://consumerfinance.gov/askcfpb).

We take complaints very seriously and thank you for reaching out to us. Complaints help us identify trends and problems in the marketplace and better understand the challenges American consumer face.

Thank you,

Office of Consumer Response

Consumer Financial Protection Bureau

[consumerfinance.gov](http://consumerfinance.gov)

(855) 411-CFPB (2372)

#### Auto-Response

04/23/2013 09:49 AM

We have forwarded your complaint to the company for a response. You should receive a status update within the next 15 days.

You can track the status of your complaint at: <https://help.consumerfinance.gov/app/account/complaints/list/>.

Thank you,

Office of Consumer Response

Consumer Financial Protection Bureau

[consumerfinance.gov](http://consumerfinance.gov)

(855) 411-CFPB (2372)

#### Auto-Response

04/22/2013 04:18 PM

Thank you for contacting the Consumer Financial Protection Bureau (CFPB).

①

**Am or was servicemember**

No

**Am dependent**

No

**Country**

United States

**Social Security number**

\*\*\*\*\*

**State**

PA

**Zip code**

19022

**Org ID**

426

**State**

NY

**ZIP code**

14303

**State**

NY

**ZIP code**

14303

**Complaint process**

CFPB review

**Sent to company**

04/23/2013 09:49 AM

**Respond by**

05/08/2013

**Respond By 60 Days**

06/22/2013

**Complaint source**

Web

**I dispute this resolution?**

No

**Special handling?**

No

**Past Due Flag**

No

**No Response Flag**

No

**Nonstandard Handling**

Not Applicable

**Script Complete?**

No

**Date Reviewed**

04/23/2013

**Potential Whistleblower?**

No

**Service Member?**

No

**Dependent of Service Member?**

No

**Older American?**

No

**Narrative Includes PII?**

No

**Investigation Letter Sent?**

No

**Invest Letter Ready to Send?**

No

**Investigations high priority?**

No

**Applying for the loan**

No

**Receiving a credit offer**

Our Office of Consumer Response has received your submission and will review it as soon as possible to determine if it involves a Federal consumer financial law within our authority. Please be aware that the Office of Consumer Response cannot represent individuals and we are not a substitute for legal counsel.

Depending on what we find, we will either:

- Send your complaint to the company for a response;
- Send your complaint to the appropriate regulator or help you get in touch with your state and local consumer protection office if your complaint is not within our authority; or
- If we need more information to continue our work, we will reach out again and let you know.

Regardless, your submission will help us understand the marketplace better and help us to protect consumers like you.

You can set up an account to check the status of your submission at any time at <https://help.consumerfinance.gov/app/account/complaints/list/>

Thank you,

Office of Consumer Response

Consumer Financial Protection Bureau

[consumerfinance.gov](http://consumerfinance.gov)

(855) 411-CFPB (2372)

**Customer (Justin Sathue)****04/22/2013 04:18 PM**

My TransUnion credit report was released while their was a SECURITY FREEZE on it to an unauthorized third party. A security freeze in the State of NY restricts access to a credit report unless the consumer notifies the credit bureau with a PIN number to lift or permanently remove the security freeze. When I ordered a copy of my credit report and notified TransUnion they did not investigate or respond to me AT ALL! The inquiry is from Foster and Garbus located in Commack, NY. I have never done business with this company. The inquiry listed above represents unauthorized access to my TransUnion credit report

**Primary Contact****First Name:** Justin**Last Name:** Sathue**Organization:****Login:** jsathue50@yahoo.com**Title:****Contact Type:****Email:** jsathue50@yahoo.com**Email - Alternate #1:****Email - Alternate #2:****Primary Phone:** 516-303-4389**Mobile Phone:****Fax:****Assistant Phone:****Home Phone:****Street** 443 20th Street**City** Niagara Falls**State/Province** NY**Postal Code** 14303**Country** United States**Additional Information****Country (behalf):** United States**Country:** United States**Name on acct:** Justin Sathue**Company name:** TransUnion**Address 1:** 2 Baldwin Place 1510 Chester Pike**City:** Crum Lynne,**Country:** United States**Address 1:** 443 20th Street

②



No

**Problems when unable to pay**  
No

**Making payments**  
No

**Signing the agreement**  
No

**Company Initial Response Date**  
05/08/2013

**Initial Sent to Company Date**  
04/23/2013

**IG Report**  
No

**Copy to mailing address**  
No

**Copy to company address**  
No

**Copy to property address**  
No

**Copy to on-behalf address**  
No

**Copy to service member address**  
No

**Date of Birth**  
12/28/1990

**Is Auto-Routed?**  
No

**Success Story**  
No

**Recommendation**  
No

**Human Interest**  
No

**Red Flag?**  
No

**Emerging Issue**  
No

**Withhold from publication?**  
No

**Consumer State**  
NY

**Company Response Disputable**  
05/08/2013 10:28 AM

**Comp Substantive Response Date**  
05/08/2013 10:26 AM

**CFPB Closed**  
07/07/2013 10:37 AM

**Scrub State**  
Do not scrub

**City:** Niagara Falls  
**Country:** United States  
**Address 1:** 443 20th Street  
**City:** Niagara Falls  
**Country:** United States

**Company status:** Closed with non-monetary relief  
**Consumer status:** Response not disputed  
**Pre-Investigation Response:** Closed with non-monetary relief  
**Company Status 1:** Closed with non-monetary relief  
**Auto-Route Declined:** Duplicate,  
**Currency type (Error Amount):** USD United States Dollar  
**Currency type (Transferred):** USD United States Dollar

#### **What Happened?**

My TransUnion credit report was released while there was a SECURITY FREEZE on it to an unauthorized third party. A security freeze in the State of NY restricts access to a credit report unless the consumer notifies the credit bureau with a PIN number to lift or permanently remove the security freeze. When I ordered a copy of my credit report and notified TransUnion they did not investigate or respond to me AT ALL! The inquiry is from Foster and Garbus located in Commack, NY. I have never done business with this company. The inquiry listed above represents unauthorized access to my TransUnion credit report

#### **Fair resolution?**

To remove this credit inquiry and furnish me with an updated, accurate version of my TransUnion credit report indicating that the unauthorized inquiry from Foster and Garbus has been removed.

#### **Describe the Relief**

We received your complaint about the inquiry listed on your credit report, and apologize for any difficulty you may have experienced. We have deleted the 3/11/13 Foster and Garbus inquiry from your report.

#### **Provide a response**

We have reviewed your complaint along with the information you previously provided regarding this issue. Based on our research we have removed the disputed inquiry.

#### **Explanation of Closure**

In order to protect your privacy, we will mail an updated copy of your credit report, to the home address we have on file for you. You can expect to receive it in approximately 5 to 7 business days. If you have any further questions, please call us at 1-800-916-8800, Monday-Friday, 8:00 AM – 11:00 PM ET.

For frequently asked questions about your credit report, please visit  
<http://transunion.com/consumerfaq>

mortgage appended at large

(3)